



FORMAL DEMAND LETTER

TO: DARREN TRUCKING COMPANY
5001 55TH AVE
HYATTSVILLE MD 20781

Please be advised that the contracts referenced in the attached addendum and assigned to PACCAR Financial Corp. are in default due to the failure to make payments as required under the terms and conditions of the contracts. As of the date of this letter, the amount of the delinquency, including accrued late charges, is **\$7,972.76**. Formal demand is hereby made that the contracts be brought current by payment in certified funds of the above-referenced amount, on or before **JULY 12 2018**. Wire transfer can be made to PACCAR Financial Corp. c/o Bank of America, N.A. and 5 A. Concord, CA Account [REDACTED] ABA routing: [REDACTED]

If payment is not received by the date specified above, all contract balances will be accelerated and made due and payable immediately.

Failure to honor this demand will require that PACCAR Financial Corp. take steps to protect our security interest and recover our collateral. All costs and expenses of such action will be added to your accounts to the extent state law permits. In addition, PACCAR Financial Corp. reserves the right to seek recovery from you for any deficiency remaining after the sale of the collateral.

As required by law, you are hereby notified that a negative credit report, reflecting on your credit records, may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

Contact our office immediately to arrange for the resolution of these contract issues, or in the alternative, return the equipment to PACCAR Financial Corp.

| | |
|--------------------------------------|--|
| PACCAR FINANCIAL CORP. | |
| By: | Address: PFC Northeast Office 240 Gibraltar Road Horsham, PA 19044 |
| Shante Gibson | Phone: 215-957-1470 or 800-851-2576 |
| Title: Collections Representative II | Fax: 215-957-9620 or 215-957-9621 |
| Date: July 5, 2018 | |

Exhibit 4



FORMAL DEMAND LETTER

To: DERICK NOEL
5001 55TH AVE
HYATTSVILLE MD 20781

Please be advised that the contracts referenced in the attached addendum and assigned to PACCAR Financial Corp. are in default due to the failure to make payments as required under the terms and conditions of the contracts. As of the date of this letter, the amount of the delinquency, including accrued late charges, is **\$7,972.75**. Formal demand is hereby made that the contracts be brought current by payment in certified funds of the above-referenced amount, on or before JULY 12, 2018. Wire transfer can be made to PACCAR Financial Corp. c/o Bank of America, N.A. and S.A. Concord, CA Account [REDACTED] ABA routing [REDACTED]

If payment is not received by the date specified above, all contract balances will be accelerated and made due and payable immediately.

Failure to honor this demand will require that PACCAR Financial Corp. take steps to protect our security interest and recover our collateral. All costs and expenses of such action will be added to your accounts to the extent state law permits. In addition, PACCAR Financial Corp. reserves the right to seek recovery from you for any deficiency remaining after the sale of the collateral.

As required by law, you are hereby notified that a negative credit report, reflecting on your credit records, may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

Contact our office immediately to arrange for the resolution of these contract issues, or in the alternative, return the equipment to PACCAR Financial Corp.

| | |
|--------------------------------------|-------------------------------------|
| PACCAR Financial Corp. | |
| By: | Address: PFC Northeast Office |
| Shante Gibson | 240 Gibraltar Road |
| Title: Collections Representative II | Horsham, PA 19044 |
| Date: July 5, 2018 | Phone: 215-957-1470 or 800-851-2576 |
| | Fax: 215-957-9620 or 215-957-9621 |



Addendum to Formal Demand Letter

[illegible]

